

**Information to identify the case:**

Debtor 1	<u>Diane Tweedy</u>	Social Security number or ITIN	xxx-xx-8302
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-13683-MBK			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Diane Tweedy

2/16/23

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Diane Tweedy  
Debtor

Case No. 18-13683-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Feb 16, 2023

Form ID: 3180W

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2023:

Recip ID	Recipient Name and Address
db	+ Diane Tweedy, 36 Mullshire Ln, Willingboro, NJ 08046-2921
517353571	LVNV Funding, Forster, Garbus & Garbus, 7 Banta Pl, Hackensack, NJ 07601-5604
517353573	+ Nations Recovery Center, LVNV Funding LLC, PO Box 620130, Atlanta, GA 30362-2130
517353575	PSE&G, c/o Aargon Collection Agency, Las Vegas, NV 89117-4113
517459970	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
517353576	#+ Stern Lavinthal & Frankenberg LLC, 105 Eisenhower Parkway Suite 302, Roseland, NJ 07068-1640

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 16 2023 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 16 2023 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517403870	EDI: PHINAMERI.COM	Feb 17 2023 01:34:00	Americredit Financial Services, Inc., dba GM Financial, PO Box 183853, Arlington, TX 76096
517353568	+ Email/Text: ecourts.col_efilings@fskslaw.com	Feb 16 2023 20:42:00	Arrow Financial Services, LLC, c/o Fein, Such, Kahn & Shepard, P.C., 7 Century Dr Ste 201, Parsippany, NJ 07054-4609
517353569	EDI: PHINAMERI.COM	Feb 17 2023 01:34:00	GM Financial, PO Box 78143, Phoenix, AZ 85062-8143
517353570	EDI: IRS.COM	Feb 17 2023 01:34:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517515004	Email/PDF: resurgentbknotifications@resurgent.com	Feb 16 2023 20:54:13	LVNV Funding LLC C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
517353572	Email/Text: nsm_bk_notices@mrcooper.com	Feb 16 2023 20:42:00	Mr. Cooper, Nationstar Mortgage, PO Box 60516, City of Industry, CA 91716-0516
517355090	+ EDI: RECOVERYCORP.COM	Feb 17 2023 01:34:00	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517447518	+ EDI: RECOVERYCORP.COM	Feb 17 2023 01:34:00	Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517353574	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 16 2023 20:42:00	NJ Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
517374266	+ Email/Text: RASEBN@raslg.com	Feb 16 2023 20:42:00	U.S. BANK NATIONAL ASSOCIATION,

District/off: 0312-3

User: admin

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Robertson, Anschutz & Schneid, P.L., 6409  
CONGRESS AVENUE, SUITE 100, BOCA  
RATON, FL 33487-2853

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517494707		U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STR, CORPORATION MORTGAGE PASS-THROUGH CERTIF
cr	*+	U.S. BANK NATIONAL ASSOCIATION, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517460513	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Db a GM Financial, P.O Box 183853, Arlington,TX 76096

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-BC3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION hkaplan@rasnj.com kimwilson@raslg.com
Jeffrey S. Walters	on behalf of Debtor Diane Tweedy jeffrey_walters@comcast.net
Laura M. Eggerman	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@raslg.com
Sindi Mncina	on behalf of Creditor U.S. Bank National Association as trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-BC3 smncina@raslg.com
Sindi Mncina	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8